

## SETTING UP AM, BM & DM CASES

May 2006

**NOTE:** In the following table “disabled” can mean aged, blind or disabled. “Ineligible” means not aged, blind or disabled or an aged, blind or disabled person who is not covered (included) in the Medicaid program.” For ABD individuals, check for Medicare coverage and possible QM, SL, or QI eligibility.




**Households may have more than one aged, blind or disabled family member. Remember to enter income in the ABD income column for all household members. Determine eligibility as follows:**

HH Composition	How to Set Up	Income & Asset Deeming & Calculation	PACMIS Coding
1. Single adult who is: Aged/Blind/Disabled (SSI or Non SSI)	Set up one case, AM, BM or DM	<ul style="list-style-type: none"> <li>✎ No deeming of income; SSI no income test</li> <li>✎ If under 100% no spenddown</li> <li>✎ If over 100% of poverty, no earned income, will spenddown to 100% FPL</li> <li>✎ If earned income and income between 100% and 250% FPL, will pay MWI premium</li> </ul>	Code ‘IN’ on SEPA If SSI use coverage group “I”
2. Husband & Wife are both Aged, Blind or Disabled <b>and</b> neither have <b>SSI and both want coverage</b>	Open AM or DM. Include both on a single case  <ul style="list-style-type: none"> <li>✎ If both are aged open ‘AM’</li> <li>✎ If both are disabled, or one disabled and one blind open ‘DM’</li> <li>✎ If one is aged &amp; the other disabled or blind, open ‘DM’</li> <li>✎ If both blind, open 'BM'</li> </ul>	<ul style="list-style-type: none"> <li>✎ Combine both their incomes.</li> <li>✎ Give one \$20 disregard for the case. Do not deduct \$20 from VA needs-based income</li> </ul> <p><b>No Earned Income</b></p> <ul style="list-style-type: none"> <li>✎ If under 100% FPL, no spenddown</li> <li>✎ If over 100% FPL, spenddown to 100% FPL</li> </ul> <p><b>Earned Income</b></p> <ul style="list-style-type: none"> <li>✎ If both have earned income and income is under 100% FPL, no spenddown (MWI possible if assets over regular limit)</li> <li>✎ If income is between 100% and 250% FPL, they will be MWI with a premium owed</li> <li>✎ If only one has earned income, or other spouse not disabled, and income is over 100% FPL, see #3</li> </ul>	Code both ‘IN’ on SEPA

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<p>3. Husband &amp; Wife are both Aged, Blind or Disabled and the disabled spouse has earned income, income of couple exceeds 100% FPL</p> <p>(If one spouse has SSI, set up SSI case for that spouse)</p>	<p>Open two cases or separate programs.</p>	<p><b>MWI for Disabled Working Spouse</b></p> <ul style="list-style-type: none"> <li>Income deemed from non-working spouse</li> <li>Deduct from <b>earned income</b> the impairment related work expenses and the \$65 and ½ earned income disregard</li> <li>If income under 250% FPL for HH size, eligible MWI</li> <li>MWI Premium if income over 100% FPL (if both are ABD and combined income is under 100% FPL, open on same program)</li> </ul> <p><b>AM, BM or DM for ABD non-working spouse</b></p> <ul style="list-style-type: none"> <li>Income from MWI spouse is deemed</li> <li>Will usually owe a spenddown</li> <li>Assets of MWI spouse are counted</li> </ul>	<p>MWI for Disabled Spouse Code disabled working spouse "IN" Code other spouse "DM"</p> <p>Code non-MWI spouse "IN" Code MWI spouse "DM"</p>
<p>4. Husband &amp; Wife are both Aged/ Blind/ Disabled and <b>both receive SSI</b></p>	<p>Set up one case, open on the same program. AM when both are aged DM for Aged/Disabled or Blind or Disabled/Blind combo.</p>	<ul style="list-style-type: none"> <li>Because both receive SSI they are income eligible.</li> <li>Assets of each spouse will count</li> </ul>	<ul style="list-style-type: none"> <li>Code both spouses 'IN' on SEPA</li> <li>Use coverage group 'I'</li> </ul>
<p>5. <b>Husband &amp; Wife</b> are both Aged/ Blind/ Disabled and <b>one receives SSI</b></p> <p>Use same process to set up case for SSI spouse when the other spouse is ineligible</p>	<p>Open two programs or cases</p> <ul style="list-style-type: none"> <li>Open a AM, BM, or DM case for the SSI spouse</li> <li>Open a AM, BM or DM case for the non-SSI spouse</li> </ul>	<p><b>AM/DM/BM case for the SSI spouse</b></p> <ul style="list-style-type: none"> <li>Income of the Non-SSI spouse will not count</li> <li>Assets of the non-SSI spouse will count</li> </ul> <p><b>AM or DM case for the Non-SSI spouse</b></p> <ul style="list-style-type: none"> <li>SSI-spouse's income (except the SSI) will count to the non-SSI spouse to decide poverty program</li> </ul> <p><b>AM, BM or DM case for the Non-SSI spouse</b></p> <ul style="list-style-type: none"> <li>SSI spouse's income will not count to decide spenddown on AM, BM or DM case</li> <li>Assets of the SSI spouse count</li> </ul>	<p><b>AM/BM/DM case for the SSI Spouse</b></p> <ul style="list-style-type: none"> <li>SSI spouse coded 'IN' on SEPA</li> <li>Non-SSI spouse coded 'DM' on SEPA (this allows asset deeming)</li> </ul> <p><b>AM, DM or BM case for Non-SSI Spouse</b></p> <ul style="list-style-type: none"> <li>Disabled Non-SSI Spouse coded 'IN' on SEPA</li> <li>SSI-Spouse coded 'SS' on SEPA</li> </ul>

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<p><b>6. Spousal Deeming</b> Husband &amp; Wife. One is Disabled (Non-SSI) and the other is 'ineligible' (see definition at top of chart)</p>	<p>Open one case (AM, BM or DM) for ABD spouse</p> <p><i>(If both spouses aged, blind or disabled, but do not qualify for free Medicaid together, one spouse may qualify for free Medicaid by leaving the other spouse off of the coverage; i.e., deemed to the case)</i></p>	<ul style="list-style-type: none"> <li>☞ Ineligible spouse's income deemed if it exceeds the spousal allocation; not deemed if equal to or less than the spousal allocation</li> <li>☞ Income will not be deemed from a spouse receiving VA needs-based income</li> <li>☞ Assets of both spouses count</li> <li>☞ No spenddown if income under 100% FPL, otherwise spenddown to 100% FPL</li> <li>☞ If disabled spouse has earned income and income between 100% and 250% FPL, MWI premium applies</li> </ul>	<ul style="list-style-type: none"> <li>☞ Code the ineligible spouse 'DM' on SEPA</li> <li>☞ Code the disabled spouse 'IN' on SEPA</li> </ul>
<p><b>7. Spousal Deeming</b> Husband &amp; Wife. One is Disabled (Non-SSI) and the other is not.</p> <p>There are ineligible children in the home (18-21 year olds must be students)</p>	<p>Open one case (AM, BM, or DM) for the Disabled Spouse</p> <p><i>(Note: A family related medical case(s) may be opened for other ineligible family members)</i></p>	<ul style="list-style-type: none"> <li>☞ Deduct an allocation from ineligible spouse's income for ineligible children and alimony/child support paid out of the home</li> <li>☞ The ineligible spouse's income will be deemed if it exceeds the spousal allocation</li> <li>☞ The ineligible spouse's income will not be deemed if it is equal to or less than the spousal allocation</li> <li>☞ Income will not be deemed from spouse receiving VA need-based income.</li> </ul>	<ul style="list-style-type: none"> <li>☞ Code disabled spouse 'IN' on SEPA</li> <li>☞ Code ineligible spouse 'DM' on SEPA</li> <li>☞ Code the children 'OU' on SEPA</li> <li>☞ Enter everyone's income on the appropriate screens in the ABD column.</li> </ul>
<p><b>8. Parental Deeming</b> One or more ineligible parents in the home with a disabled child (non-SSI) in the home (no parent receives SSI or is ABD)</p> <p>There may be ineligible children in the home</p>	<p>Open DM case for the disabled child</p> <p><i>(Note: A family related medical case(s) may be opened for other non-disabled family members)</i></p>	<ul style="list-style-type: none"> <li>☞ Deduct allocation from parent's income for each ineligible child and for the parent(s)</li> <li>☞ Deduct alimony/child support paid out of home; general &amp; earned income deductions</li> <li>☞ Remaining income will be deemed to the blind or disabled child</li> <li>☞ Deemed parental income is Unearned income on the EX screen</li> <li>☞ Income not deemed from a parent getting VA needs-based income. Do not allow a parental allocation for that parent.</li> <li>☞ Deem assets after allowance for parents</li> </ul>	<ul style="list-style-type: none"> <li>☞ Code the disabled child 'IN' on SEPA</li> <li>☞ Code the parent(s) 'DM' on SEPA</li> <li>☞ Code the ineligible child(ren) 'OU' on SEPA</li> <li>☞ Enter all household member's income on the appropriate screens in the ABD columns.</li> </ul>

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<p><b>9. Parental Deeming</b> One or more ineligible parents in the home with more than one non-SSI disabled child</p> <p>There may be ineligible children in the home</p>	<p>Open a separate medical case (BM or DM) for each disabled child in the home</p> <p><i>(Note: A family related medical case(s) may be opened for other ineligible family members)</i></p>	<ul style="list-style-type: none"> <li>☞ See #8 for deeming parent's income</li> <li>☞ The parent's deemable income and assets will be divided equally between the disabled children</li> </ul>	<p>On each disabled child's case:</p> <ul style="list-style-type: none"> <li>☞ Code the disabled child 'IN' on SEPA</li> <li>☞ Code the parent(s) 'DM' on SEPA</li> <li>☞ Code the other disabled children 'SS' on SEPA</li> <li>☞ Code the ineligible child(ren) 'OU' on SEPA</li> </ul>
<p><b>10. Spousal &amp; Parental Deeming</b> One disabled parent in the home (non-SSI).</p> <p>One or more disabled (non-SSI) children in the home.</p> <p>There may be ineligible children in the home</p>	<p>Open a separate AM, BM or DM medical case for each of the disabled HH members</p> <p><i>(Note: A family related medical case(s) may be opened for other ineligible family members)</i></p>	<p><b>A, B or D Medical for the non-SSI parent (Spousal Deeming)</b></p> <ul style="list-style-type: none"> <li>☞ Deem income from ineligible spouse, if any, after deducting the allocation for any ineligible children, and any alimony/child support paid by ineligible spouse out of home</li> </ul> <p><b>A, B or D medical for non-SSI disabled Child(ren) (Parental Deeming)</b></p> <ul style="list-style-type: none"> <li>☞ Parental income will be deemed after deducting an allocation for ineligible children and an allocation for the parent(s)</li> <li>☞ Income will not be deemed from a spouse or parent who receives needs-based VA income</li> </ul>	<p><b>Parent's A, B or D medical case</b></p> <ul style="list-style-type: none"> <li>☞ Disabled parent 'IN' on SEPA</li> <li>☞ Ineligible parent 'DM' on SEPA</li> <li>☞ Disabled child(ren)' SS' on SEPA</li> <li>☞ Ineligible child(ren) 'OU' on SEPA</li> <li>☞ Enter all income appropriately</li> </ul> <p><b>Disabled child(ren) medical case</b></p> <ul style="list-style-type: none"> <li>☞ Disabled child 'IN' on SEPA</li> <li>☞ Disable parent 'DM' on SEPA</li> <li>☞ Ineligible child(ren) 'OU' on SEPA</li> <li>☞ Other disabled child(ren) 'SS'</li> <li>☞ Enter all income appropriately</li> </ul>

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<p><b>11. One or both disabled parents receive SSI.</b> Disabled Non-SSI child(ren) also live in the home.</p>	<p>Set up a separate case for each disabled child and disabled parent. (If both parents receive SSI open 1 case for them; both on same program)</p> <p><i>(Note: A family related medical case(s) may be opened for other ineligible family members)</i></p>	<p>See 1, 4 or 5 for parent's case</p> <p>Do not deem any parental income to disabled child if <b>any</b> parent in the home receives SSI</p>	<p><b>DM or BM case for child</b> Code disabled child 'IN' on SEPA Code both parents 'SS' on SEPA Code ineligible children 'OU' on SEPA Code disabled child 'SS' on parents case; ineligible children 'OU'</p>
<p><b>12. One or more ineligible parents</b> in the home. A disabled child(ren) receives SSI</p>	<p>Set up a separate case for each disabled SSI child</p> <p><i>(Note: A family related medical case(s) may be opened for other ineligible family members)</i></p>	<p>Do not deem parental income to a child who receives SSI</p>	<p>Code SSI disabled child 'IN' on SEPA Code parents 'DM' on SEPA Code ineligible children 'OU' on SEPA Use coverage group 'I' so no spenddown will be computed</p>
<p><b>13. One parent is SSI eligible and one child also receives SSI</b></p> <p>There may be ineligible children in the home</p>	<p>Set up a separate case for the SSI parent and for the SSI child</p> <p><i>(Note: A family related medical case(s) may be opened for other ineligible family members)</i></p>	<p><b>SSI Parent's case</b> There is no income deeming</p> <p><b>SSI child's case</b> - There is no parental deeming from either parent</p>	<p><b>SSI Parent's case</b> - See 1, 4 or 5 as appropriate</p> <p><b>SSI child's case</b>   Code SSI child 'IN' on SEPA   Code parent's 'SS' on SEPA   Code ineligible children 'OU'</p>